

Bankruptcy Noticing Center
2525 Network Place, 3rd Floor
Herndon, Virginia 20171-3514

CERTIFICATE OF SERVICE

District/off: 0416-1
Case: 07-17579

User: nbullock
Form ID: B9A

Page 1 of 2
Total Served: 32

Date Rcvd: Aug 14, 2007

The following entities were served by first class mail on Aug 16, 2007.

db +Roger J. Meadows, Jr., 402 N. Hammonds Ferry Road, Linthicum, MD 21090-1902
aty +Andrew G. Wilson, II, 275 West Street, Suite 216, Annapolis, MD 21401-3463
tr +Mark J. Friedman, DLA Piper US LLP, 6225 Smith Avenue, Baltimore, MD 21209-3626
24276673 +1st Data, 4000 Coral Ridge Drive, Coral Springs, FL 33065-7614
24276675 +American Express, PO Box 978, Wood Dale, IL 60191-0978
24276702 +Anne Arundel County, Maryland, Office of Law, 2660 Riva Road, 4th Floor,
Annapolis, MD 21401-7055
24276677 +Bank Of America, PO Box 1758, Newark, NJ 07101-1758
24276678 Bank Of America, Bankruptcy Department, 4060 Ogletton / Stanton Road, Newark, DE 19713
24276680 +Becky Meadows, 605 Binstead, Glen Burnie, MD 21060-7325
24276681 +Bronson & Migliaccio, LLP, 808 Landmark Drive, Ste. 227, Glen Burnie, MD 21061-4985
24276684 Comptroller Of Maryland, P.O. Box 17132, Baltimore, MD 21297-0175
24276704 +Comptroller of the Treasury, Compliance Division, Room 409, 301 W. Preston Street,
Baltimore, MD 21201-2305
24276685 +DirecTV, Customer Service, PO Box 60036, Los Angeles, CA 90060-0036
24276687 +Equifax, P.O. Box 740256, Atlanta, GA 30374-0256
24276688 +Experian, P.O. Box 2002, Allen, TX 75013-2002
24276689 +Gary M. Janis, Esq., 8028 Ritchie Highway, #300, Pasadena, MD 21122-1360
24276691 Kawasaki Retail Services, P.O. Box 703, Wood Dale, IL 60191-0703
24276692 MBNA, PO Box 15726, Willmington, DE 19886-5726
24276693 +MBNA America, P.O. Box 15137, Wilmington, DE 19886-5137
24276694 National City, P.O. Box 856176, Louisville, KY 40285-6176
24276695 +North American Bancard, 969 Chicago Road, Troy, MI 48083-4227
24276703 +State of Maryland DLR, Division of Unemployment Insurance, 1100 N. Eutaw Street, Room 401,
Baltimore, MD 21201-2201
24276696 +Trans Union, P.O. Box 1000, Chester, PA 19022-2001
24276697 Walmart Discover Card, PO Box 960024, Orlando, FL 32896-0024
24276698 +War Memorial Hospital, C/O Booth & McCarthy, PO Box 4669, Bridgeport, WV 26330-4669

The following entities were served by electronic transmission on Aug 14, 2007.

tr +EDI: QMJFRIEDMAN.COM Aug 14 2007 16:43:00 Mark J. Friedman, DLA Piper US LLP,
6225 Smith Avenue, Baltimore, MD 21209-3626
24276674 EDI: AMEREXPR.COM Aug 14 2007 16:43:00 American Express, P.O. Box 297879,
Ft. Lauderdale, FL 33329-7879
24276676 +EDI: ARROW.COM Aug 14 2007 16:43:00 Arrow Financial Services, LLC, 5996 W. Touhy Avenue,
Niles, IL 60714-4610
24276677 +EDI: BANKAMER2.COM Aug 14 2007 16:43:00 Bank Of America, PO Box 1758,
Newark, NJ 07101-1758
24276679 +E-mail/PDF: bknotices@bankofthewest.com Aug 14 2007 20:00:33 Bank Of The West,
1450 Treat Boulevard, Walnut Creek, CA 94597-7579
24276682 +EDI: CAPITALONE.COM Aug 14 2007 16:43:00 Capital One Bank, P.O. Box 85520,
Richmond, VA 23285-5520
24276683 EDI: CHASE.COM Aug 14 2007 16:43:00 Chase, PO Box 15153, Wilmington, DE 19886-5153
24276686 EDI: DISCOVER.COM Aug 14 2007 16:43:00 Discover Card, P.O. Box 15251,
Wilmington, DE 19886
24276690 EDI: IRS.COM Aug 14 2007 16:43:00 Internal Revenue Service, Centralized Solvency Operations,
PO Box 21126, Philadelphia, PA 19114
24276691 EDI: HFC.COM Aug 14 2007 16:43:00 Kawasaki Retail Services, P.O. Box 703,
Wood Dale, IL 60191-0703
24276692 EDI: BANKAMER2.COM Aug 14 2007 16:43:00 MBNA, PO Box 15726, Willmington, DE 19886-5726
24276693 +EDI: BANKAMER2.COM Aug 14 2007 16:43:00 MBNA America, P.O. Box 15137,
Wilmington, DE 19886-5137

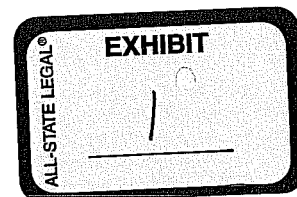
TOTAL: 12

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.



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Page 2 of 2
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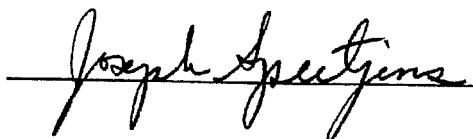
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 16, 2007

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

FORM B9A (Chapter 7 Individual or Joint Debtor No Asset Case) (10/05)

Case Number 07-17579

UNITED STATES BANKRUPTCY COURT
District of Maryland

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 8/13/07.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights.

All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below.

NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

***** See Reverse Side For Important Explanations and Possible Dismissal *****

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Roger J. Meadows Jr.
402 N. Hammonds Ferry Road
Linthicum, MD 21090

Case Number:
07-17579 RAG

Social Security/Taxpayer ID/Employer ID/Other Nos.:
xxx-xx-8767

Attorney for Debtor(s) (name and address):
Andrew G. Wilson II
275 West Street
Suite 216
Annapolis, MD 21401
Telephone number: (410) 626-6111

Bankruptcy Trustee (name and address):
Mark J. Friedman
DLA Piper US LLP
6225 Smith Avenue
Baltimore, MD 21209-3600
Telephone number: (410) 580-3000

Meeting of Creditors

Date: **September 21, 2007**

Time: **09:00 AM**

Location: **101 W. Lombard Street, Garmatz Courthouse, 2nd Fl., #2650, Baltimore, MD 21201**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Pleadings must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 11/20/07

Deadline to Object to Exemptions: Thirty (30) days after the conclusion of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Foreign Creditors

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:
Baltimore Division
101 West Lombard Street, Ste. 8308
Baltimore, MD 21201
Telephone number: (410) 962-2688

For the Court:
Clerk of the Bankruptcy Court:
Mark D. Sammons

Hours Open: Monday – Friday 8:00 AM – 4:00 PM

Date: 8/14/07

ANDREW G. WILSON II P.C.

Attorney at Law

275 West Street • Suite 216

ANNAPOLIS, MARYLAND 21401

Telephone (410) 573-0001 • Facsimile (410) 267-8072

August 21, 2007

North American Bancard
969 Chicago Road
Troy, MI 48083

LEGAL NOTICE OF REPRESENTATION OF CONSUMER DEBTOR

In the Matter of:

Meadows, Roger J. Jr.
402 N. Hammonds Ferry Road
Linthicum, MD 21090
Debtors SS#: --- -- 8767
Your Account or File No: 8788290055753

Dear Sir or Madam:

Please be advised that the consumer debtor in the matter referenced above has retained the services of the Law Offices of Andrew G. Wilson, II, P.C. to assist in the matter of debt relief. The purpose of this letter is to provide you with written notice in your capacity as a creditor, collection agent, or collection attorney that this consumer debtor, now our client, is in fact and in law **REPRESENTED BY AN ATTORNEY**. As a result of this notice, and pursuant to Section 1692(b)(6) of Title 15 of the United States Code and Section 14-201 et seq. of the Maryland General Statutes, you are to immediately terminate any further direct or indirect contacts with our client. Please note that such prohibited contacts include, but are not limited to, all forms of communication by letter, phone, fax, email or any other means. This also includes any contact directly or indirectly with any employer, family member, friend, or other creditor of our client.

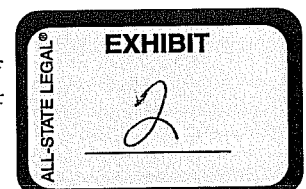
Upon receipt of this letter, any future direct or indirect contacts with our client will result in our office filing a claim against you under the Federal Fair Debt Collection Act, the Maryland Consumer Debt Collection Act, and any other available and applicable state or federal laws. If our client subsequently seeks relief under any Chapter of the United States Bankruptcy Code, then, and in that event, any pre-petition violations will be preserved for the benefit of the Bankruptcy Estate and vigorously pursued in United States Bankruptcy Court by the debtor and/or the Bankruptcy Trustee. If it becomes necessary to file any and all such claims, then please be advised and take due notice that our client will be seeking actual damages, statutory damages, reduction or loss of any bankruptcy claim filed by you and/or your client, and our reasonable attorney fees based on our hourly rate of \$350.00. You are also hereby placed on notice that if unlawful and illegal conduct persists or is egregious, then our client will also seek an award of punitive damages as may be determined at the discretion of the Bankruptcy Court.

In order to comply with the applicable laws, any further communications concerning our client and/or the subject debt must be directed to the **Law Offices of Andrew G. Wilson, II, P.C.** Be advised that any request for information will be addressed in a reasonable time period.

Sincerely,

Andrew G. Wilson, II, P.C.
Attorney for the Consumer Debtor

The Law Office of Andrew G. Wilson, II, P.C. designated as a Federal Debt Relief Agency by an Act of Congress and the President of the United States, has proudly assisted the consumers seeking relief under the US Bankruptcy Code for over 30 years.



ANDREW G. WILSON, II, P.C.

Attorneys at Law

275 West Street • Suite 216

ANNAPOLIS, MARYLAND 21401

Telephone (410) 626-6111 • Facsimile (410) 267-8072

Federal ID # 52-2091361

October 10, 2007

North American Bancard
969 Chicago Road
Troy, MI 48083

LEGAL NOTICE OF REPRESENTATION OF CONSUMER DEBTOR

In the Matter of:

Meadows, Roger J. Jr.
402 N. Hammonds Ferry Road
Linthicum, MD 21090
Debtor SS#: --- --8767
Chapter: 7
File Date: 8/13/2007
Case No. 07-17579
Your Account or File No: 8788290055753

Dear Sir or Madam:

Please be advised that the consumer debtor in the matter referenced above has retained the services of the Law Offices of Andrew G. Wilson, II, P.C. to assist in the matter of debt relief. The purpose of this letter is to provide you with written notice that our client is in fact and in law **REPRESENTED BY AN ATTORNEY**. My client's bankruptcy filing information is shown above. As a result of this notice, and pursuant to Section 1692(b)(6) of Title 15 of the United States Code and Section 14-201 et seq. of the Maryland General Statutes, you are to immediately terminate any further direct or indirect contacts with our client. Please note that such prohibited contacts include, but are not limited to, all forms of communication by letter, phone, fax, email or any other means. This also includes any contact directly or indirectly with any employer, family member, friend, or other creditor of our client.

Upon receipt of this letter, any future direct or indirect contacts with our client will result in our office filing a claim against you with any available and applicable state or federal laws. You are also hereby placed on notice that if unlawful and illegal conduct persists or is egregious, then our client will also seek an award of punitive damages as may be determined at the discretion of the Bankruptcy Court.

In order to comply with the applicable laws, any further communications concerning our client and/or the subject debt must be directed to the **Law Offices of Andrew G. Wilson, II, P.C.**

Sincerely,

Andrew G. Wilson, II
Attorney for the Consumer Debtor

AGW/cg

The Law Office of Andrew G. Wilson, II, P.C., designated as a Federal Debt Relief Agency by an act of Congress and the President of the United States, has proudly assisted consumers seeking relief under the US Bankruptcy Code for over 30 years.

ALL-STATE LEGAL®

EXHIBIT

3

Case 08-00030 Doc 1-1 Filed 01/10/08 Page 6 of 6

North American BANCARD

Attn: Roger Meadows
Action Automotive Svc Ctr
201 Holsum Way
Glen Burnie MD 21060-6526

RE: 8788290055753

December 24, 2007

Dear Contact Name:

Your Merchant Agreement with North American Bancard, Global Payments, and HSBC Bank, is now in **default**. You have received previous notices regarding these unpaid fees and payment has not been received as of this date.

You entered into a Service Agreement with **North American Bancard**, which has been executed and **personally** guaranteed by you. North American Bancard has delivered on our contractual commitments, and we are asking you to do the same.

This is a **final demand for payment** for the amounts owed as indicated:

Fees Due:	\$ 280.11.00
Equipment Costs:	\$ 0.00
Contract Fees:	\$ 665.00

You may send a money order or certified bank check for the past due fees to bring your account current, to the address listed below, and to the attention of Mr. Hall. Payment must be received within **ten (10) business days**. Please remit the above amount of \$ 945.11.00 to **North American Bancard** upon receipt of this letter.

If no payment is received by the deadline, your account will be forwarded to an outside collection agency where attorney fees, court cost, and collection fees may increase the amount due. We may also report your business and personal information to **MasterCard** and you will be placed on the **Terminated Merchant File (TMF)** for violation of your merchant agreement. This may jeopardize your ability to accept payment card transactions of all types in the future. Additionally, we will be forced to report this delinquent balance to the national **credit reporting agencies (Equifax, Experian, and Trans Union)**.

Please govern your self accordingly.

Sincerely,

Collection Department
1-800-226-2273 Ext: 1407

969 Chicago Rd Troy, Michigan 48083
1-800-BANCARD * (248) 269-6000 * www.nabancard.com

